

Form ntchrgbk

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 18-17673-SLM  
Chapter: 11  
Judge: Stacey L. Meisel

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Laura Nicoleau-Berman  
7 Warner Road  
Newton, NJ 07860

Social Security No.:

xxx-xx-8893

Employer's Tax I.D. No.:

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**NOTICE OF HEARING**

PLEASE TAKE NOTICE that a hearing will be held at

Courtroom 3A, Martin Luther King Jr. Federal Building, 50 Walnut Street, Courtroom 3A, Newark, NJ 07102

on 11/13/18 at 11:00 AM

to consider and act upon the following:

**43** – Application for Early Termination of Loss Mitigation Period. Filed by Denise E. Carlon on behalf of M&T BANK. Objection deadline is 10/29/2018. (Attachments: # 1 Proposed Order # 2 Certificate of Service) (Carlon, Denise)

**45** – Objection to M&T Bank Application for Early Termination of Loss Mitigation (related document:43 Application for Early Termination of Loss Mitigation Period. Filed by Denise E. Carlon on behalf of M&T BANK. Objection deadline is 10/29/2018. (Attachments: # 1 Proposed Order # 2 Certificate of Service) filed by Creditor M&T BANK) filed by Andrea Silverman on behalf of Laura Nicoleau-Berman. (Attachments: # 1 Certificate of Service) (Silverman, Andrea)

Dated: 10/31/18

Jeanne Naughton  
Clerk, U.S. Bankruptcy Court

Certificate of Notice Page 2 of 2  
United States Bankruptcy Court  
District of New Jersey

In re:  
Laura Nicoleau-Berman  
Debtor

Case No. 18-17673-SLM  
Chapter 11

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: ntchrgbk

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Oct 31, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 02, 2018.

db #+Laura Nicoleau-Berman, 7 Warner Road, Newton, NJ 07860-5003

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 02, 2018

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 31, 2018 at the address(es) listed below:

Andrea Silverman on behalf of Debtor Laura Nicoleau-Berman court@andreasilvermanlaw.com,  
r62214@notify.bestcase.com

Denise E. Carlon on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com

Kevin Gordon McDonald on behalf of Creditor M&T BANK kmcdonald@kmlawgroup.com,  
bkgroup@kmlawgroup.com

Scott D. Sherman on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a Christiana  
Trust, not in its individual capacity but solely in its capacity as Owner Trustee of Matawin  
Ventures Trust Series 2017-3 c/o Kondaur Capital Cor ssherman@minionsherman.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5